

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ken O. Roseberry
Dina M. Roseberry
Debtors

Case No. 18-00289-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Oct 20, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ken O. Roseberry, Dina M. Roseberry, 201 Poplar Ave, Hummelstown, PA 17036-2414
5015205	Arcadia Recovery Bureau, LLC, PO Box 70256, Philadelphia, PA 19176-0256
5015212	Discover Bank, PO Box 742655, Cincinnati, OH 45274-2655
5015214	+ MSHMC Physicians Group, PO Box 854, Hershey, PA 17033-0854
5015222	+ North Shore Agency, 717 7th Street, Denver, CO 80204
5015224	Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5015230	Pinnacle Health, PO Box 826813, Philadelphia, PA 19182-6813
5015238	South Central EMS Inc., PO Box 726, New Cumberland, PA 17070-0726
5015239	+ Susquehanna Dental East LLC, Attn: billing, 4655 Linglestown Rd #A, Harrisburg, PA 17112-8544
5015242	Verizon Wireless, PO Box 15124, Lehigh Valley, PA 18002-8000

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 20 2022 22:43:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: nsm_bk_notices@mcooper.com	Oct 20 2022 18:39:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ EDI: PRA.COM	Oct 20 2022 22:43:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5031966	EDI: GMACFS.COM	Oct 20 2022 22:43:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
5423692	+ EDI: AISACG.COM	Oct 20 2022 22:43:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5025150	EDI: BANKAMER.COM	Oct 20 2022 22:43:00	Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
5015206	+ EDI: WFNNB.COM	Oct 20 2022 22:43:00	Benton/Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
5015210	+ Email/Text: bankruptcynotices@cbecompanies.com	Oct 20 2022 18:39:00	CBE Group Inc, 1309 Technology Prkwy, Cedar Falls, IA 50613-6976
5015207	EDI: CAPITALONE.COM	Oct 20 2022 22:43:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
5015209	+ EDI: RMSC.COM	Oct 20 2022 22:43:00	Care Credit/Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
5015211	Email/Text: Collections_Bankruptcies@encoreexchange.com	Oct 20 2022 18:39:00	Computer Credit Inc., 470 West Haines Mill Rd, PO Box 5238, Winston Salem, NC 27113-5238
5018232	EDI: DISCOVER.COM		

5015213	+ Email/Text: bk@lendingclub.com	Oct 20 2022 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5034648	+ Email/Text: bk@lendingclub.com	Oct 20 2022 18:39:00	LendingClu Corporation, Attn: Bankruptcy Department, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
5038221	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 20 2022 18:39:00	LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
5015218	+ Email/Text: Bankruptcies@nragroup.com	Oct 20 2022 18:39:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5030220	+ Email/Text: nsm_bk_notices@mcooper.com	Oct 20 2022 18:39:00	National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036
5026655	EDI: AGFINANCE.COM	Oct 20 2022 22:43:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5015223	EDI: AGFINANCE.COM	Oct 20 2022 22:43:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5044263	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 18:39:00	One Main Financial, Bankruptcy Dept., PO Box 140489, Irving, TX 75014-0489
5015234	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 18:39:00	PNC BANK N.A., P.O. BOX 94982, Cleveland, OH 44101
5015235	Email/Text: Bankruptcy.Notices@pnc.com	Oct 20 2022 18:39:00	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
5103978	EDI: PRA.COM	Oct 20 2022 22:43:00	PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7086
5103979	EDI: PRA.COM	Oct 20 2022 22:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5015694	+ EDI: RECOVERYCORP.COM	Oct 20 2022 22:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5038685	EDI: Q3G.COM	Oct 20 2022 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5041835	EDI: Q3G.COM	Oct 20 2022 22:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5015237	EDI: CITICORP.COM	Oct 20 2022 22:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5015241	EDI: RMSC.COM	Oct 20 2022 22:43:00	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
5038538	EDI: AIS.COM	Oct 20 2022 22:43:00	Synchrony Bank, Attn: bankruptcy department, PO Box 965061, Orlando, FL 32896-5061
5015243	+ EDI: WFFC2	Oct 20 2022 22:43:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5029441	EDI: WFFC2	Oct 20 2022 22:43:00	Wells Fargo Bank, PO Box 31557, Billings, MT 59107-1557
			Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

5015236	PNC Credit Card need info
cr	*+
5015208	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5015215	*
5015215	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
5015216	*
5015216	MSHMC Physicians Group, PO Box 854, Hershey, PA 17033-0854
5015217	*
5015217	MSHMC Physicians Group, PO Box 854, Hershey, PA 17033-0854
5015219	*
5015219	National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036
5015220	*
5015220	National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036
5015221	*
5015221	National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036
5015225	*
5015225	Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5015226	*
5015226	Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5015227	*
5015227	Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5015228	*
5015228	Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5015229	*
5015229	Penn State Hershey Medical Center, PO Box 643291, Pittsburgh, PA 15264-3291
5015231	*
5015231	Pinnacle Health, PO Box 826813, Philadelphia, PA 19182-6813
5015232	*
5015232	Pinnacle Health, PO Box 826813, Philadelphia, PA 19182-6813
5015233	*
5015233	Pinnacle Health, PO Box 826813, Philadelphia, PA 19182-6813
5015240	*+
	Susquehanna Dental East LLC, Attn: billing, 4655 Linglestown Rd #A, Harrisburg, PA 17112-8544

TOTAL: 1 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2022 at the address(es) listed below:

Name	Email Address
Chad James Julius	on behalf of Debtor 1 Ken O. Roseberry cjulius@ljacobsonlaw.com brhoades@ljacobsonlaw.com;derashade527@outlook.com
Chad James Julius	on behalf of Debtor 2 Dina M. Roseberry cjulius@ljacobsonlaw.com brhoades@ljacobsonlaw.com;derashade527@outlook.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
Jerome B Blank	on behalf of Creditor BANK OF AMERICA N.A. pamb@fedphe.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Ken O. Roseberry
First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-5109
EIN _____

Debtor 2 Dina M. Roseberry
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-2109
EIN _____

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-00289-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ken O. Roseberry

Dina M. Roseberry

By the
court:

10/20/22



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.